

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NORTH DAKOTA  
EASTERN DIVISION**

James C. Young and Tahnee R. Young,	)	
	)	
Plaintiffs,	)	<b>ORDER ADOPTING REPORTS AND RECOMMENDATIONS</b>
	)	
vs.	)	
	)	Case No. 3:23-cv-119
Midland Mortgage,	)	
	)	
Defendant.	)	

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Plaintiffs James C. Young and Tahnee R. Young (“the Youngs”) allege Defendant Midland Mortgage (“Midland”) violated federal and state law regarding mortgage servicing. The Youngs moves for default judgment (Doc. 19) and for summary judgment (Doc. 20). Midland also moves for summary judgment. Doc. 25.

United States Magistrate Judge Alice R. Senechal issued a Report and Recommendation, recommending the Youngs’ motion for default judgment be denied. Doc. 40. The Youngs object to the Report and Recommendation. Doc. 48. Judge Senechal also issued another Report and Recommendation as to the summary judgment motions, recommending the Youngs’ motion for summary judgment be denied, and Midland’s motion for summary judgment be granted. Doc. 47. The Youngs object to this Report and Recommendation too. Doc. 50.

The Court has spent considerable time reviewing this case and has carefully reviewed the Reports and Recommendations, all relevant case law, the Youngs’ objections, as well as the entire record, and finds both Reports and Recommendations to be legally sound and persuasive. So, the Court **ADOPTS** both Reports and Recommendations (Doc. 40 and Doc. 47) in their entirety. The Youngs’ motion for default judgment (Doc. 19), motion for summary judgment (Doc. 20) and motion for a hearing (Doc. 21) are **DENIED**. Midland’s motion for summary judgment (Doc. 25)

is **GRANTED**. Given that, the Youngs' motion to compel (Doc. 36), motion for trial by jury (Doc. 49), motion to add punitive damages (Doc. 51), and motion for request for subpoenas (Doc. 52) are **MOOT**.

**IT IS SO ORDERED.**

**LET JUDGMENT BE ENTERED ACCORDINGLY.**

Dated this 11th day of December, 2023.

/s/ Peter D. Welte  
Peter D. Welte, Chief Judge  
United States District Court